

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

STEPHEN CHARLES MARTINEC, JR.
CHRISTINE ROSE MARTINEC
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:18-10123 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 23, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/14/2018 and confirmed on 4/25/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		97,230.82
Less Refunds to Debtor	2,806.48	
TOTAL AMOUNT OF PLAN FUND		94,424.34

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,500.00	
Trustee Fee	4,590.98	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,090.98

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	MIDFIRST BANK SSB*	0.00	61,282.64	0.00	61,282.64
	Acct: 3905				
	MIDFIRST BANK SSB*	2,284.64	2,284.64	0.00	2,284.64
	Acct: 3905				
	PA STATE EMPLOYEES CU/PSECU	5,008.54	5,008.54	348.91	5,357.45
	Acct: 9949				
					68,924.73

Priority					
	DANIEL P FOSTER ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	STEPHEN CHARLES MARTINEC, JR.	0.00	0.00	0.00	0.00
	Acct:				
	STEPHEN CHARLES MARTINEC, JR.	2,123.08	2,123.08	0.00	0.00
	Acct:				
	STEPHEN CHARLES MARTINEC, JR.	683.40	683.40	0.00	0.00
	Acct:				
	FOSTER LAW OFFICES**	0.00	0.00	0.00	0.00
	Acct:				
	DANIEL P FOSTER ESQ**	3,000.00	3,000.00	0.00	0.00
	Acct:				
	DANIEL P FOSTER ESQ**	1,500.00	1,500.00	0.00	0.00
	Acct:				
	AMERICAN CREDIT ACCEPTANCE LLC	0.00	6,016.14	0.00	6,016.14
	Acct: 1930				
					6,016.14

Unsecured					
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 2515				
	CITIZENS BANK NA(*)	15,232.44	2,010.68	0.00	2,010.68
	Acct: 6681				
	DISCOVER BANK(*)	8,795.76	1,161.04	0.00	1,161.04
	Acct: 2638				
	DISCOVER BANK(*)	3,497.72	461.70	0.00	461.70

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 6962				
	JH PORTFOLIO DEBT EQUITIES	0.00	0.00	0.00	0.00
	Acct: 2901				
	CAPITAL ONE NA**	1,046.70	138.16	0.00	138.16
	Acct: 7813				
	PA STATE EMPLOYEES CU/PSECU	11,358.61	1,499.34	0.00	1,499.34
	Acct: 9949				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 2734				
	PORTFOLIO RECOVERY ASSOCIATES, LL	4,157.69	548.82	0.00	548.82
	Acct: 6762				
	PORTFOLIO RECOVERY ASSOCIATES, LL	3,143.49	414.94	0.00	414.94
	Acct: 4192				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	1,479.91	195.35	0.00	195.35
	Acct: 4493				
	HOME DEPOT LOAN SERVICES	4,276.21	564.46	0.00	564.46
	Acct: 3200				
	MIDLAND FUNDING LLC	4,401.92	581.05	0.00	581.05
	Acct: 4014				
	MIDLAND FUNDING LLC	1,613.11	212.93	0.00	212.93
	Acct: 1649				
	MIDLAND FUNDING LLC	979.18	129.25	0.00	129.25
	Acct: 1555				
	MIDLAND FUNDING LLC	5,352.12	706.48	0.00	706.48
	Acct: 8511				
	PORTFOLIO RECOVERY ASSOCIATES, LL	3,107.18	410.15	0.00	410.15
	Acct: 9126				
	PORTFOLIO RECOVERY ASSOCIATES, LL	5,822.95	768.63	0.00	768.63
	Acct: 8561				
	PORTFOLIO RECOVERY ASSOCIATES, LL	3,511.11	463.47	0.00	463.47
	Acct: 7031				
	BILL ME LATER INC A/S/F SYNCHRONY B/	954.82	126.04	0.00	126.04
	Acct: 6638				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 8561				
	D ANTHONY SOTTILE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LI	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	CITIBANK NA(*)++	0.00	0.00	0.00	0.00
	Acct:				
	WELTMAN WEINBERG & REIS CO LPA	0.00	0.00	0.00	0.00
	Acct:				
					10,392.49
TOTAL PAID TO CREDITORS					85,333.36

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TOTAL CLAIMED	
PRIORITY	0.00
SECURED	7,293.18
UNSECURED	78,730.92

Date: 02/23/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

STEPHEN CHARLES MARTINEC, JR.
CHRISTINE ROSE MARTINEC
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:18-10123 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Stephen Charles Martinec, Jr.
Christine Rose Martinec
Debtors

Case No. 18-10123-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Feb 24, 2022

Form ID: pdf900

Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Stephen Charles Martinec, Jr., Christine Rose Martinec, 2257 Election House Road, Cochran, PA 16314-5133
14861061	+ Home Depot Loan Services, c/o Greensky, LLC, PO Box 530584, Atlanta, GA 30353-0584
14774102	+ Home Point Financial Company, 4894 Greenville Avenue, Dallas, TX 75206-4120
14778527	+ Home Point Financial Corporation, c/o D. Anthony Sottile, Authorized Agent, 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362
14774104	Kohls / Capital One, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
14774116	+ Synovusbk / Thdloansrvcs, 1797 North East Expressway NE, Brookhaven, GA 30329-7803
14774117	+ Weltman Weinberg & Reis Co., LPA, 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bncmail@w-legal.com	Feb 24 2022 23:36:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14774095	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 24 2022 23:36:55	Capital One, 15000 Capital One Drive, Richmond, VA 23238
14775543	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 24 2022 23:35:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14799517	Email/PDF: bncnotices@becket-lee.com	Feb 24 2022 23:37:05	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14774097	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 24 2022 23:37:00	Citibank Sd NA, Attn: Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
14774098	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 24 2022 23:35:00	Citizens Bank, 1000 Lafayette Boulevard, Bridgeport, CT 06604-4725
14774099	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 24 2022 23:35:00	Comenity Bank / Bonton, Po Box 182789, Columbus, OH 43218-2789
14774100	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 24 2022 23:35:00	Comenity Bank / Peebles, Po Box 182789, Columbus, OH 43218-2789
14819083	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 24 2022 23:35:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14774101	Email/Text: mrdiscen@discover.com	Feb 24 2022 23:35:00	Discover Financial Services LLC, Po Box 15316, Wilmington, DE 19850
14777876	Email/Text: mrdiscen@discover.com	Feb 24 2022 23:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14819795	Email/Text: bankruptcy@homepointfinancial.com	Feb 24 2022 23:35:00	Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234

District/off: 0315-1

User: auto

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Date Rcvd: Feb 24, 2022

Form ID: pdf900

Total Noticed: 39

14774096	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 24 2022 23:36:53	Chase Card, Po Box 15298, Wilmington, DE 19850
14774103	+ Email/Text: bknotificationdistribution@jhcapiatgroup.com	Feb 24 2022 23:36:00	Jh Portfolio Debt Equities, 5757 Phantom Drive, Suite 225, Hazelwood, MO 63042-2429
14786187	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 24 2022 23:36:00	MIDLAND FUNDING LLC, PO BOX 2011, Warren MI 48090-2011
15404380	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Feb 24 2022 23:37:02	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14774106	Email/Text: Bankruptcy.Notices@pnc.com	Feb 24 2022 23:35:00	Pnc Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14774107	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 24 2022 23:36:56	Portfolio Recovery Associates, 120 Corporate Boulevard, Suite 1, Norfolk, VA 23502
14790645	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 24 2022 23:37:05	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14774747	+ Email/PDF: rmscedi@recoverycorp.com	Feb 24 2022 23:37:06	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14807377	+ Email/Text: bankruptcynotices@psecu.com	Feb 24 2022 23:36:00	PSECU, Po Box 67013, Harrisburg, PA 17106-7013
14774105	+ Email/Text: bankruptcynotices@psecu.com	Feb 24 2022 23:36:00	Pa State Employees Credit Union, 1500 Elmerton Avenue, Harrisburg, PA 17110-2990
14806707	Email/Text: bnc-quantum@quantum3group.com	Feb 24 2022 23:36:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14951999	+ Email/Text: bncmail@w-legal.com	Feb 24 2022 23:36:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14774108	+ Email/PDF: gecsed@recoverycorp.com	Feb 24 2022 23:37:14	Syncb / Amazon, Po Box 965015, Orlando, FL 32896-5015
14774109	+ Email/PDF: gecsed@recoverycorp.com	Feb 24 2022 23:37:13	Syncb / American Eagle, Po Box 965005, Orlando, FL 32896-5005
14774110	+ Email/PDF: gecsed@recoverycorp.com	Feb 24 2022 23:36:55	Syncb / BP Dc, Po Box 965024, Orlando, FL 32896-5024
14774111	+ Email/PDF: gecsed@recoverycorp.com	Feb 24 2022 23:37:13	Syncb / JCPenney, Po Box 965007, Orlando, FL 32896-5007
14774112	+ Email/PDF: gecsed@recoverycorp.com	Feb 24 2022 23:36:54	Syncb / Sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
14774113	+ Email/PDF: gecsed@recoverycorp.com	Feb 24 2022 23:37:04	Syncb / Walmart Dc, Po Box 965024, Orlando, FL 32896-5024
14774114	+ Email/PDF: gecsed@recoverycorp.com	Feb 24 2022 23:36:54	Syncb Home, Po Box 965036, Orlando, FL 32896-5036
14774115	+ Email/PDF: gecsed@recoverycorp.com	Feb 24 2022 23:37:03	Synchrony Bank, 950 Forrer Boulevard, Kettering, OH 45420-1469

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MIDFIRST BANK
cr	*P++	HOME POINT FINANCIAL CORPORATION, 11511 LUNA ROAD, 2ND AND 3RD FLOOR, FARMERS BRANCH TX 75234-6451, address filed with court., Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX

District/off: 0315-1

User: auto

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Date Rcvd: Feb 24, 2022

Form ID: pdf900

Total Noticed: 39

75234

cr *+ PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2022

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor Home Point Financial Corporation cwohlab@raslg.com
Daniel P. Foster	on behalf of Debtor Stephen Charles Martinec Jr. dan@mrdebtbuster.com, katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Christine Rose Martinec dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Jerome B. Blank	on behalf of Creditor Home Point Financial Corporation pawb@fedphe.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Sindi Mncina	on behalf of Creditor Home Point Financial Corporation smncina@rascrane.com
Thomas Song	on behalf of Creditor Home Point Financial Corporation pawb@fedphe.com

TOTAL: 9